



Business Resources

- Agricultural Organizations
- Consulting Services
- Financial Services
- Marketing Services
- Other Business Resources
- Government Services

Agricultural Organizations

Alternative Energy Resources Organization (AERO)

Jonda Crosby
432 N. Last Chance Gulch
Helena, MT 59601
(406) 443-7272 / (406) 442-9120 fax
aero@acromt.org / www.acromt.org

Agriculture in Montana Schools

Margie Thompson
7950 Birdtail Road
Wolf Creek, MT 59648
(406) 562-3562
flatcreek@3rivers.net
www.aginmtschoools.com

American Simmental Association

Dr. Jerry Lipsey, Ph.D
1 Simmental Way
Bozeman, MT 59715
(406) 587-4531 / (406) 587-9301 fax
simmental@simmgene.com
www.simmental.org

Association of Montana Aerial Applicators

Boyd Morgan
P.O. Box 4667
Helena, MT 59601
(406) 443-7487 / (406) 449-3132 fax

Association of Montana Turf, Ornamental & Pest Professionals

Sharon Davis
P.O. Box 1964
Missoula, MT 59806
(406) 721-2589
amtopp@amtop.org / www.amtop.org

BNSF Railway

Barbara Ranf
139 North Main
Helena, MT 59601
(406) 447-2301 / (406) 449-8610 fax
www.bnsf.com



Business Resources (cont.)

Agricultural Organizations (cont.)

Ethanol Producers and Consumers (EPAC)

Shirley Ball
172 Ball Road
Nashua, MT 59248
(406) 785-3722 / (406) 785-2252 fax
epac@ethanolmt.org / www.ethanolmt.org

Flathead Lake Cherry Growers Association

Barbara Hammons
P.O. Box 2409
Bigfork, MT 59911
(406) 982-3069 / (406) 982-3065 fax
bhammons@compuplus.net
www.montanacheries.com

Intertribal Agriculture Council

Ross Racine
100 North 27th Street, Suite 500
Billings, MT 59101
(406) 259-3525 / (406) 256-9980 fax
info@indianaglink.com
www.indianaglink.com

Montana Association of Counties (MACO)

L. Harold Blattie
2715 Skyway Drive
Helena, MT 59602
(406) 442-4360 / (406) 442-5238 fax
maco@maco.cog.mt.us / www.maco.cog.mt.us

Montana Alfalfa Seed Growers Association

Ernest Johnson
9265 Paradise Valley Road
Chinook, MT 59523
(406) 357-4182

Montana Aviation Trades Association

Guy Terrill
P.O. Box 188
Dillon, MT 59725
(406) 683-5084
tyrod@7pks.com

Montana 4-H Center

Kirk Astroth
210 Taylor Hall
P.O. Box 173580
Bozeman, MT 59717
(406) 994-3501 / (406) 994-5417 fax
mt4h@montana.edu / www.montana4h.org

Montana 4-H Foundation

Avice Hoff
211 Taylor Hall
P.O. Box 173580
Bozeman, MT 59717
(406) 994-5911 / (406) 994-5417 fax
4hfdn@montana.edu / www.montana4h.org



Montana Agricultural Business Association (MABA)

Pam Langley
1806 Capitol
Helena, MT 59601-4714
(406) 449-7391 / (406) 449-7429 fax
mabamgea@bresnan.net / www.mtagbiz.org

MSU Biobased Institute

Alice Pilgeram
131 Plant Biosciences Building
Bozeman, MT 59717
(406) 994-1986

Montana Agriculture Statistics Service

Peggy Stringer
10 West 15th Street, Suite 3100
Helena, MT 59626
(406) 441-1240 / (406) 441-1250 fax
nass-mt@nass.usda.gov
www.nass.usda.gov/mt

Montana Agri-Women

Karen Yost
2343 Shiloh Road
Billings, MT 59106
(406) 248-3631 / (406) 245-3567 fax
yostksf@nutralix.com
www.mtagriwomen.org

Montana Alfalfa Seed Committee

Lee Boyer
Montana Department of Agriculture
303 North Roberts
P.O. Box 200201
Helena, MT 59620-0201
(406) 444-2402 / (406) 444-9442 fax
lboyer@mt.gov / www.agr.mt.gov

Montana Association of Conservation Districts

Sarah Carlson
501 N. Sanders, Suite 2
Helena, MT 59601
(406) 443-5711 / (406) 443-0174 fax
mail@macdnet.org / www.macdnet.org

Montana Association of State Grazing Districts

Cal Shipp
420 N. California
Helena, MT 59601
(406) 442-3420

Montana Bankers Association

Steve Turkiewicz
1 North Last Chance Gulch, Suite 4
Helena, MT 59601
(406) 443-4121 / (406) 443-7850 fax
www.montanabankers.com

Montana Beef Council

Charlene Schuster
P.O. Box 5386
Helena, MT 59604
(406) 442-5111 / (406) 449-5105 fax
beefcncl@mt.net / www.beef.org



Business Resources (cont.)

Agricultural Organizations (cont.)

Montana Cattlemen's Association

Brett DeBruycker
P.O. Box 31436
Billings, MT 59107
(406) 259-5433 / (406) 537-2333 fax
mca@montanacattlemen.org
www.montanacattlemen.org

Montana CattleWomen, Inc.

Bev Fryer
420 N. California
Helena, MT 59601
(406) 442-3420 / (406) 449-5105 fax
mgsa@mtbeef.org
www.montanacattlewomen.org

Montana Cooperative Development Center

Brian Gion
300 River Drive North, Suite 4
P.O. Box 3027
Great Falls, MT 59403
(406) 727-1517 / (406) 727-2864 fax
mcdc@mcdc.coop / www.mcdc.coop

Montana Dairy Association

Bill Hedstrom
400 Lost Creek Dr.
Kalispell, MT 59901
(406) 756-7262

Montana Department of Agriculture

Ron de Yong
303 North Roberts
P.O. Box 200201
Helena, MT 59620-0201
(406) 444-3144 / (406) 444-5409 fax
agr@mt.gov / www.agr.mt.gov

Montana Department of Livestock

Christian McKay
P.O. Box 202001
Helena, MT 59620-2001
(406) 444-1929 / (406) 444-7323 fax
livemail@mt.gov / www.mt.gov/liv/

Montana Farm Bureau Federation

Jake Cummins
502 South 19th, Suite 104
Bozeman, MT 59718
(406) 587-3153 / (406) 587-0319 fax
info@mfbf.org / www.mfbf.org/

Montana Farmers Union

Alan Merrill
P.O. Box 2447
Great Falls, MT 59403-2447
(406) 452-6406 / (406) 727-8216 fax
info@montanafarmersunion.com
www.montanafarmersunion.com



Montana Feed Association

Shari Lee Kroon
3500 Veltkamp Road
Manhattan, MT 59714
(406) 388-8699

Montana FFA Association

Bill Jimmerson
207 Lindfield Hall
Bozeman, MT 59717
(406) 994-7050 / (406) 994-7210 fax
association@montanaffa.org
www.montanaffa.org

Montana Grain Elevators Association

Pam Langley
1806 Capitol
Helena, MT 59601-4714
(406) 449-7391 / (406) 449-7429 fax
mabamgea@bresnan.net

Montana Grain Growers Association

Darin Arganbright
750 6th Street S.W.
P.O. Box 1165
Great Falls, MT 59403
(406) 761-4596 / (406) 761-4606 fax
mgga@mgga.org / www.mgga.org

Montana Hereford Association

Lorrie Wacker
143 Muddy Loop Road
Plentywood, MT 59254
(406) 895-2670
dwackers@hotmail.com
www.montanahereford.org

Montana Manufacturing Extension Center

Steve Holland
2310 University Way Building 2
P.O. Box 174255
Bozeman, MT 59717-4255
(406) 994-3812 / (406) 994-3391 fax
mmec@coe.montana.edu
www.mtmanufacturingcenter.com

Montana Milk Producers Association

Ed Waldner
Riverview Colony
P.O. Box 238
Chester, MT 59522-0238
(406) 456-3369 ext 210

Montana Nursery and Landscape Association

Robin Childers
P.O. Box 4553
Missoula, MT 59806-4553
(406) 251-5232 / (406) 251-5270 fax
robin@plantingmontana.com
www.plantingmontana.com

Montana Organic Association

Lise Rousseau-Silva
P.O. Box 1675
Polson, MT 59860
(800) 871-0019
info@montanaorganicassociation.org
www.mtorganicassociation.org



Business Resources (cont.)

Agricultural Organizations (cont.)

Northern Pulse Growers Association

John Jackson
1710 Burnt Road Drive
Bismark, ND 59503
(701) 222-0128 / (701) 222-6340 fax
jackson@northernpulse.com
www.northernpulse.com/growers

Montana Pork Producers Council

Anne Miller
P.O. Box 485
Jordan, MT 59337
(406) 557-2982 / (406) 994-7715 fax
mtpork@midrivers.com

Montana Potato Advisory Committee

Steve McCullough
4106 Hwy 284
P.O. Box 1287
Townsend, MT 59644
(406) 266-5610 / (406) 266-4340 fax

Montana Potato Improvement Association

Roger Starkel
4284 North Foothills Drive
Ronan, MT 59864
(406) 675-8231 / (406) 675-8235 fax

Montana Public Lands Council

Jay Bodner
P.O. Box 1679
Helena, MT 59624
(406) 442-3420 / (406) 449-5105 fax

Montana Salinity Control Association

Jane Holzer
P.O. Box 909
Conrad, MT 59425-0909
(406) 278-3071 / (406) 278-3071 fax
msca@3rivers.net

Montana Seed Growers Association

Ronald A. Larson
MSU-Marsh Labs
P.O. Box 173146
Bozeman, MT 59717-3146
(406) 994-3516 / (406) 994-1725 fax
rlarson@montana.edu
www.ag.montana.edu/msga

Montana Seed Potato Certification Program

Mike Sun
Montana State University
P.O. Box 172060-Potato Lab
Bozeman, MT 59717-2060
(406) 994-3150 / (406) 994-6042 fax
potatocert@montana.edu
www.montanaspud.org



Montana Seed Trade Association

Harry Johnson
P.O. Box 1336
Townsend, MT 59644
(406) 266-3190 / (406) 266-3866 fax
hljohnson@copper.net
www.mtseedtrade.com

Montana State Beekeepers Association

Will Rehm
P.O. Box 158
Power, MT 59468
(406) 463-2227
rehmbees@3rivers.net

Montana State Grange

Marty Billquist
5980 Galen Road
Anaconda, MT 59711
(406) 563-7891 / (406) 563-2317
jbliquist@rfwave.net
www.nationalgrange.org/about/state

Montana Stockgrowers Association

Errol Rice
420 North California
Helena, MT 59601
(406) 442-3420 / (406) 449-5105 fax
mnga@mtbeef.org / www.mtbeef.org

Montana Water Resources Association

Michael Murphy
P.O. Box 4927
Helena, MT 59604
(406) 235-4555 / (406) 235-4555 fax

Montana Weed Control Association

John Moodry
P.O. Box 315
Twin Bridges, MT 59754
(406) 684-5591 / (406) 684-5590 fax
bkington@3rivers.net / www.mtweed.org

Montana Wheat & Barley Committee

Kim Falcon
750 Sixth Street S.W.
P.O. Box 3024
Great Falls, MT 59403-3024
(406) 761-7732 / (406) 761-7851 fax
wbc@mt.gov / www.wbc.agr.mt.gov

Montana Wool Growers Association

Aeric Riley
P.O. Box 1693
Helena, MT 59624
(406) 442-1330 / (406) 449-8606 fax
aeric@mtsheep.org / www.mtsheep.org



Business Resources (cont.)

Agricultural Organizations (cont.)

Montana Wool Grower Women

Shirley Halverson
137 Lower Deer Creek Road
Big Timber, MT 59011
(406) 932-6600 / (406) 932-6600 fax
sdh@mtintouch.net

We are a non profit organization trying to keep the public informed of our product. We also sell raffle tickets each year for donated or bought items, to in turn give out as scholarships and give to the Montana Make It With Wool contest & promotion.

Montana/Wyoming Indian Stockgrowers Association

Fred Small
P.O. Box 1016
Lamedeer, MT 59043
(406) 477-6423
tatsey5@3rivers.net

Mountain States Beet Growers Association of Montana

Ervin Schlemmer
P.O. Box 263, Route 1
Joliet, MT 59041
(406) 668-7313 / (406) 668-9103 fax

Montana Suffolk Sheep Breeders Association (MSSBA)

Dana Penrod
Route 1 Box 2208
Miles City, MT 59301
(406) 232-2648
heartlazyp@midrivers.com
www.mtsuffolksheep.org

MSU-College of Agriculture/AES

Jeff Jacobsen
P.O. Box 172860
Bozeman, MT 59717-2860
(406) 994-3681 / (406) 994-6579 fax
agdean@montana.edu / www.ag.montana.edu

MSU-Extension Service

Douglas L. Steele
P.O. Box 172230
Bozeman, MT 59717-2230
(406) 994-6647 / (406) 994-1756 fax
ehuber@montana.edu
www.extn.msu.montana.edu

Northern Plains Resource Council

Teresa Erickson
220 S. 27th St., Suite A
Billings, MT 59101
(406) 248-1154 / (406) 248-2110 fax
info@northernplains.org
www.northernplains.org



USDA-Animal and Plant Health Inspection Service

Gary Adams
1220 Cole Avenue
Helena, MT 59601
(406) 449-5210 / (406) 449-5212 fax
gary.d.adams@aphis.usda.gov
www.aphis.usda.gov

USDA-Farm Services Agency

Randy Johnson
P.O. Box 670
Bozeman, MT 59771-0670
(406) 587-6872 / (406) 587-6887 fax
montana.state@bbs.fsa.usda.gov
www.fsa.usda.gov

USDA-Natural Resources Conservation Service

David White
Federal Building Room 443
10 East Babcock Street
Bozeman, MT 59715-4704
(406) 587-6813 / (406) 587-6761 fax
dave.white@mt.usda.gov
www.mt.nrcs.usda.gov

USDA-Risk Management Agency

Doug Hagel
Billings Regional Office
3490 Gabel Road, Suite 100
Billings, MT 59102-7302
(406) 657-6447 / (406) 657-6573 fax
rsomt@rma.usda.gov / www.rma.usda.gov

USDA-Rural Development

Clark Johnson
Montana State Office
900 Technology Blvd.
Bozeman, MT 59771
(406) 585-2580 / (406) 585-2565 fax
clark.johnson@mt.usda.gov
www.rurdev.usda.gov/mt

Western Environmental Trade Association

Don Allen
2301 Colonial Dr., Suite 2A
Helena, MT 59601
(406) 443-5541 / (406) 443-9010 fax
weta@weta-montana.org
www.weta-montana.org

Women Involved in Farm Economics (WIFE)

Nancy Skinner
P.O. Box 150
Winnett, MT 59087
(406) 429-7691 / (406) 429-6277 fax
rimrock@midrivers.com / www.wifeline.com



Business Resources (cont.)

Consulting Services

45 Degrees North, Inc.

James Lear
PO Box 10114
Bozeman, MT 59719
(406) 585-5996 / (406) 585-9269 fax
45degreesnorth.com

45 Degrees North is a revolutionary advertising, design and marketing firm. We execute fully customized marketing initiatives for clientele primarily in the Northwest with select projects throughout the United States.

Agland Co-op

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(406) 766-2339 / (406) 766-2232 fax
tater.mason@yahoo.com

Custom application, agronomists staffed, seed, fuel, propane, fertilizers, chemicals. Store front convenience store.

Amestoy Consulting

Gary Amestoy
10 Reeders Village Drive
Helena, MT 59601
(406) 443-2370 / (406) 443-2370 fax
gamestoy@aol.com

Anderson Zurmuehlen

Gary Carlson
PO Box 1040
Helena, MT 59601
(406) 442-1040 / (406) 442-1100 fax
gcarlson@azworld.com / www.azworld.com

Art & Image Creative Resources Inc.

Roger Parchen
615 Oak St.
Missoula, MT 59801
(406) 721-5747 / (406) 543-2988 fax
production@artandimage.biz

We are a family run small business with over 25 years experience. We provide a variety of services including logo development and branding, marketing, consulting, web development, and project management.

B & C Ag Consultants

Ray Choriki
PO Box 1184; 315 S 26th St
Billings, MT 59103
(406) 259-5779 / (406) 259-1038 fax
mdchoriki@aol.com

Ag consulting services include field scouting for pests, weeds, and diseases, herbicide injury and other crop limiting factors. Protein enhancement program.



Big Sky Management, Inc.

Roy R. Rose
61 Cow Trail
Livingston, MT 59047
(406) 222-0005 / (406) 222-0072 fax
roy@bigskymanagement.com / www.
bigskymanagement.com

*Provide farm and ranch real estate
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ranchers who want to obtain income
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sale.*

Central Montana Co-op

Jim Hicks
PO Box 3509
Lewistown, MT 59457
(406) 538-7879 / (406) 538-5385 fax
www.centralmontanacoop.com

*We mainly deal in agronomy - fertilizer,
chemicals, and services. We also sell and
deliver bagged and bulk feed.*

Centrol Crop Consulting

Jeff Farkell
PO Box 284
Brady, MT 59416
(406) 753-2220
bugman@3rivers.net

Dry Fork Ag

Nina McCracken
301 Main Street
Ledger, MT 59456
(406) 278-3388
ninamc@3rivers.net

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scouting, consulting, fertilizer and chemical.*

Exclamation Point Advertising

John Wilcox
PO Box 1537
Billings, MT 59103
(406) 245-6341 / (406) 245-6396 fax
jwexpoint@yahoo.com / www.expoint.com

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service - ready to work.*

Farmers Elevator-Eastern Montana Operations

Justin McPherson
PO Box 20
Circle, MT 59215
(406) 485-3326 / (406) 485-3334 fax
justin.mcpherson@chsinc.com
www.chsinc.com



Business Resources (cont.)

Consulting Services (cont.)

Fehringer Agricultural Consulting, Inc.

Neal E. Fehringer
7033 Hwy 312
Billings, MT 59105
(406) 373-5985 / (406) 373-4435 fax
nealf@vikingcable.net

Crop planning & monitoring, soil sampling, fertility recommendations, herbicide & other pesticide recommendations, planter & sprayer calibrations, irrigation scheduling, crop loss assessments, expert services, research & field testing of products.

Fruit Service & Repair, Inc.

Troy Fruit
PO Box 318
Ekalaka, MT 59324
(406) 775-6541 / (406) 775-6543 fax

Feed, crop chemical and fertilizer dealer in southeastern Montana. Also have service station and car and truck repair shop. Handle parts, farm, and ranch supplies.

Gallatin Spraying Service

Lynn Huyser
2221 Gateway S Rd
Gallatin Gateway, MT 59730
(406) 763-4526
cynthhuy@aol.com

Chemical weed control on stream banks and ponds. Remote area backpack weed suppression.

Hamilton Consulting Group, PLLP

Jerry Waltari
PO Box 2200
Havre, MT 59501
(406) 265-6724 / (406) 265-4385 fax
CPA@hamiltonconsultinggroup.com

CPA firm.

High Country Agricultural Marketing Inc.

Larry Feight
PO Box 525
Whitehall, MT 59759
1-800-777-9960 / (406) 287-3088 fax
hcam@jeffersonvalley.net / www.hcam.net

HCAM services MT, ID & WY with a dealer network specializing in animal management solutions, including fence design for all classes of animals. Also specialize in animal weighing and water systems.



Hydro Solutions Inc

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Billings, MT 59108
(406) 655-9555 / (406) 655-0575 fax
www.hydrosi.com

Company services include water resources & engineering, groundwater resources, water rights, water management, environmental evaluations & compliance, GIS & database.

Interior Plant Designs, LLC

Terese Winnings
1600 Harrison Ave
Butte, MT 59701
(406) 498-1874 / (406) 494-2445 fax
interiorplantdesigns@hotmail.com

We are a Montana mother/daughter owned and operated business. We offer sales, maintenance & decorating with plants. We also consult with businesses & homes having problems with their plants.

James R. Ellis Auctioneer

Jim Ellis
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Victor, MT 59875
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www.ellisauktion.com

35 years in the auction business. We are a full service auction company. We can get equipment ready, set up auction, advertising, clerk, produce web sites and settlement.

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Don Kisler
PO Box 8600
Kalispell, MT 59904-1600
(406) 752-1040 / (406) 752-2578 fax
dkisler@js-cpa.com / www.js-cpa.com

Mintana Mills Inc

R.J. Berkner
2525 Minnesota Ave
Billings, MT 59101
(406) 245-8425 / (406) 256-7294 fax
drberk@tgrsolution.net

Lawn & garden fertilizer & seeds - specialty products & feeds for small animal producers including 4H - FFA. Terminal grain shipments. Field seeds, grasses, pet foods. Wholesale and retail. Horse feeds are a specialty.

Montana State Fund Ag Safety Program

Les Graham, Co-Coordinator
Gene Surber, Co-Coordinator
56 Poplar Dr.
Bozeman, MT 59718
(406) 388-9330 or (406) 284-9037
ldgraham@imt.net or gvsurber@theglobal.net

Mountain West Co-op

Tim Tackes
115 Main St
Stevensville, MT 59870
(406) 777-5441
www.pastureservices.com



Business Resources (cont.)

Consulting Services (cont.)

Native Yards

Giles Thelen
1023 Elm Street
Missoula, MT 59802
(406) 543-2532
giles@mso.umt.edu / www.nativeyards.com

We extract, install, propagate and remediate lands with native plants and other products (i.e. soil amendments & herbicides).

PEDE and Associates

Patricia L. Davis
PO Box 1395; 90 West Central Ave
Belgrade, MT 59714
(406) 388-8705 / (406) 388-8713 fax
pdavis52@gmail.com
www.pedeandassociates.com

Certified livestock appraisals. Member of International Society of Livestock Appraisers. Farm/ ranch management and consulting. Farm and ranch real estate.

Precision Fence Systems, Inc.

John Randall
PO Box 86
Belgrade, MT 59714
(406) 388-5599 / (406) 388-5605 fax
john@precisionfence.com / www.precisionfence.com

Our business is construction of all types of livestock fence including high tensile smooth wire (electrified & non-electric), high tensile woven wire & steel pipe fencing. We also sell fencing materials, hay feeders & trailers, & Nelson waterers.

Ray E. Petersen, CPA LLC

Ray E. Petersen
130 N Main, Ste 250
Butte, MT 59701
(406) 782-4945 / (406) 723-0017 fax
ray@westadvisors.com
www.westadvisors.com

Real estate financial consulting & tax deferred exchanges.

RLK Hydro Inc.

Marc Spratt
PO Box 1579
Kalispell, MT 59903-1579
(406) 752-2025 / (406) 257-4125 fax
info@rlkhydro.com / www.rlkhydro.com

Hydrology, engineering & environmental consulting.



Robert Peccia & Associates

Robert Morton
PO Box 5663
Helena, MT 59602
(406) 447-5000 / (406) 447-5036 fax
bobm@rpa-hln.com / www.rpa-hln.com

Sapphire Realty LLC, Bishop Insurance Agency

Kelly Bishop
305 W Callender
Livingston, MT 59047
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Tree Doctor LLC

Dean Keene
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Whitefish, MT 59937
(406) 314-3939
info@thetreedoctor.biz
www.thetreedoctor.biz

Universal Semen Sales, Inc.

Jack Ganje
2626 2nd Ave S
Great Falls, MT 59405
(406) 453-0374 / (406) 453-0510 fax
unisemen@universalsemensales.com
www.universalsemensales.com

Semen marketing and AI technology service; AI schools.

West Advisors, LLC

Ray E. Petersen
130 N Main, Ste 250
Butte, MT 59701
(406) 782-4945 / (406) 723-0017 fax
ray@westadvisors.com
www.westadvisors.com

Real estate financial consulting & tax deferred exchanges.

Financial Services

AIG Valic Financial Advisors

Stephany Flakker or Angie R. Hagen
204 N. Kendrick
Glendive, MT 59330
(406) 377-2966 / 377-4357 fax
angie_hagen@aigvalic.com
www.aigvalis.com

As financial advisors, we work with people in many areas depending on where they are in their lives. We do education planning, retirement planning, IRAs, brokerage accounts, CDs, bonds, stocks and mutual funds, life insurance & long term care insurance.

Anderson Zurmuehlen

Gary Carlson
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(406) 442-1040 / (406) 442-1100 fax
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Business Resources (cont.)

Financial Services (cont.)

Bank of Baker

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deanw@bankofbaker.com
www.bankofbaker.com

Edward Jones

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1525 14th St W
Billings, MT 59102
(406) 254-0618 / 877-457-9804 fax
sue.anderson@edwardjones.com
www.edwardjones.com

*Financial services including retirement
plannings, IRAs, stocks, bonds, mutual
funds, CDs.*

Little Horn State Bank

Leo Schmaus
PO Box 530
Hardin, MT 59034
(406) 665-2332 / (406) 665-3623 fax
www.littlehornstatebank.com

Full service agricultural banking.

Montana Livestock Ag Credit, Inc.

Tim Gill
PO Box 4549
Helena, MT 59604
(406) 442-3740

Peters Associates

Randy Peters
PO Box 456
Bozeman, MT 59771
(406) 585-1320
rpeters@attglobal.net
www.petersassociates.com

*Consultant to business owners &
management regarding general mgt issues,
analysis, assessment, strategic & business
planning, product development, marketing
& sales development, growth opportunities,
business transitions, turnarounds & exit
strategies.*

Port of Northern Montana

Larry Bonderud
112 1st Street South
Shelby, MT 59474
(406) 434-5203 / (406) 434-2761 fax
shbneta@3rivers.net / www.pnmshelby.com

Rocky Mountain Bank

Allen McCormick
2615 King Ave West
Billings, MT 59106
(406) 656-3140 / (406) 652-5923 fax
www.rmbank.com

*Agriculture lending for real estate,
intermediate term loans and operating.
Other locations: Plentywood, Whitehall,
Bozeman, Plains, Stevensville, Kalispell, Big*



Fork.

plays in your operation.

Ruby Valley National Bank

Kenneth Walsh
PO Box 417
Twin Bridges, MT 59754
(406) 684-5678 / (406) 684-5842 fax
kwalsh@rubyvalleybank.com
www.rubyvalleybank.com

Full service independent community bank that provides agricultural lending expertise in real estate and operational loans.

Sapphire Realty LLC, Bishop Insurance Agency

Kelly Bishop
305 W Callender
Livingston, MT 59047
(406) 222-9494 / (406) 222-9495 fax
kbishop@sapphirerealtymt.com
www.sapphirerealtymt.com

Full service insurance and real estate products and marketing. Over 17 years in the industry.

Stockman Bank

Mike O'Neill, Belinda Darlington, & Randy Williams
711 3rd St NW
Great Falls, MT 59403
(406) 771-2740
www.stockmanbank.com

Stockman Bank understands agriculture. Our agricultural banking specialists are experienced in farming and ranching and understand the important role ag credit

Stockman Bank

Butch Bratsky
PO Box 80850; 2700 King Ave. West
Billings, MT 59108
(406) 655-2700 / (406) 655-2727 fax
bbratsky@stockmanbank.com / www.
stockmanbank.com

A full service community bank offering a full line of credit & deposit products. Real estate, operating & term loans available. Locally owned & operated providing quality customer service.

TTG Financial Services, Inc.

Tana Grazely-Phifer
3012 4th Ave N, Ste C
Billings, MT 59101
(406) 256-6112 / (406) 256-6260 fax
tarra@ttgfinancial.com / www.ttgfinancial.com

An independent financial services firm, TTG Financial Services, Inc. works with clients to plan and invest for retirement. Because we are an independent firm, we are able to provide objective investment advice that is in the best interest of the client.



Business Resources (cont.)

Financial Services (cont.)

Waddell & Reed

Matthew Driessen, CMFC
1500 10th Avenue S, Ste 200
Great Falls, MT 59405
(406) 761-8888, ext 105 / (406) 761-3406 fax
mdriessen@wradvisors.com
www.waddell.com

Waddell & Reed specializes in financial planning and estate planning for small businesses, families and farmers, creating comprehensive financial plans through a collaborative process to facilitate the objectives and goals of our clients.

Marketing Services

45 Degrees North, Inc.

James Lear
PO Box 10114
Bozeman, MT 59719
(406) 585-5996 / (406) 585-9269 fax
45degreesnorth.com

45 Degrees North is a revolutionary advertising, design and marketing firm. We execute fully customized marketing initiatives for clientele primarily in the Northwest with select projects throughout the United States.

560 KMON

Shawn Fladager
PO Box 3309
Great Falls, MT 59403
(406) 761-7600 / (406) 761-5511 fax
sfladager@cherrycreekradio.com

560 KMON is the only radio station in Montana to produce in-house Montana and national agriculture news. We can advertise for producers to producers as effectively as any media in the state.

Adsmith Communications

Mel Smith
2000 Holmes Ave
Butte, MT 59701
(406) 494-1501 / (406) 494-3636 fax

Full service advertising - brochures, newspaper & magazine ads, television, industrial filmmaking, logos, billboards and much more. Established 1981. Montana State University graduate 1973.

Art & Image Creative Resources Inc.

Roger Parchen
615 Oak St.
Missoula, MT 59801
(406) 721-5747 / (406) 543-2988 fax
production@artandimage.biz

We are a family run small business with over 25 years experience. We provide a variety of services including logo development and branding, marketing, consulting, web development, and project management.



Bakko Design

Rick Bakko
1159 Yorktown
Billings, MT 59105
(406) 245-4972
4info@bakkodesign.com
www.bakkodesign.com

I offer a personal approach to effective identity and product promotion and branding, through 22 plus years of graphic design services for print and internet applications.

Brickhouse Creative

David Thompson
402 E Main Street, Ste 6
Bozeman, MT 59715
(406) 586-3871 / (406) 585-3397 fax
info@brickhousecreative.com
www.brickhousecreative.com

We specialize in building relationships with a limited clientele who need help putting their marketing plans into motion, and achieving short and long-term sales and marketing goals.

Corporation for the Northern Rockies

Jody Allen
PO Box 1448
Livingston, MT 59047
(406) 222-0730 / (406) 222-6933 fax
jallen@northrock.com / www.northrock.com

Creative Wave Design

Roland Taylor
PO Box 277
Great Falls, MT 59403
(406) 727-3736
roland@creativewave.com
www.creativewave.com

Creative Wave is a full service graphic design firm specializing in illustration and photography.

East Bench Grain & Machinery, Inc.

Rick C. Nield
30 East Clark Street
Dillon, MT 59725
(406) 683-5044 / (406) 683-6687 fax
ebgrain@7pks.com

Echelon Design & Advertising, Inc.

Dan Jeziorski
2120 Grand Ave, Ste # 3
Billings, MT 59102
(406) 651-2000 / (406) 651-2016 fax
info@echelonadvertising.com

Echelon provides a complete line of visual communications including logo and name development, brochures, print materials, package design, tradeshow graphics, web design and print advertising at the local, regional and national levels.



Business Resources (cont.)

Marketing Services (cont.)

Exclamation Point Advertising

John Wilcox
PO Box 1537
Billings, MT 59103
(406) 245-6341 / (406) 245-6396 fax
jwexpoint@yahoo.com / www.expoint.com

We have been in business since 1969. Full service - ready to work.

Gibson Advertising

Mike Curtis
928 Broadwater Ave., Ste 244
Billings, MT 59101
(406) 248-3555 / (406) 839-9006 fax
mike@gibsonad.com / www.gibsonad.com

A full-service advertising & marketing agency; create & implement marketing programs in all media, including print, TV, radio, billboards & websites; design & produce business-to-business materials such as brochures, business forms & industrial videos.

GingerBee Creative

Bryan Knaff
38 S Last Chance Gulch
Helena, MT 59601
(406) 443-3032 / (406) 443-2323 fax
bryan@gingerbee.com / www.gingerbee.com

An award-winning design and marketing firm. We create communication materials designed to effectively translate our client's business objectives into successful marketing solutions.

Grateful Graphics

Deborah Nutter
595 Danielson Rd
Kalispell, MT 59901
(406) 752-6938
info@gratefulgraphicsmontana.com
www.gratefulgraphicsmontana.com

We can provide printing, signs, vehicle graphics, stickers, banners, labels, check printing, 3-dimensional lettering, and website design.



High Country Agricultural Marketing Inc.

Larry Feight
PO Box 525
Whitehall, MT 59759
1-800-777-9960 / (406) 287-3088 fax
hcam@jeffersonvalley.net / www.hcam.net

HCAM services MT, ID & WY with a dealer network specializing in animal management solutions, including fence design for all classes of animals. Also specialize in animal weighing and water systems.

James R. Ellis Auctioneer

Jim Ellis
1814 Red Crow Rd
Victor, MT 59875
(406) 642-9598
www.ellisauktion.com

35 years in the auction business. We are a full service auction company. We can get equipment ready, set up auction, advertising, clerk, produce web sites and settlement.

Musser Brothers Auctioneers

Merton Musser
PO Box 22035
Billings, MT 59104
(406) 652-2266 / (406) 652-2271 fax
memusser@mbauktion.com
www.mbauktion.com

Auctioneers marketing ag equipment and real estate.

Peters Associates

Randy Peters
PO Box 456
Bozeman, MT 59771
(406) 585-1320
rpeters@attglobal.net
www.petersassociates.com

Consultant to business owners & management regarding general mgt issues, analysis, assessment, strategic & business planning, product development, marketing & sales development, growth opportunities, business transitions, turnarounds & exit strategies.

Port of Northern Montana

Larry Bonderud
112 1st Street South
Shelby, MT 59474
(406) 434-5203 / (406) 434-2761 fax
shbneta@3rivers.net / www.pnmshelby.com

Porter Block, Inc.

John Porterfield
3002 River Lakes Dr
Whitefish, MT 59937
(406) 270-6797 / (406) 862-1496 fax
porterfield@bresnan.net
www.porterblock.com

Porter Block, Inc. utilizes green building techniques with quality custom landscape designs, integrated for energy efficiency & functionality.



Business Resources (cont.)

Marketing Services (cont.)

Q Communications Group

Bonnie Lambert
2 N Last Chance Gulch
Helena, MT 59601
(406) 442-3101 / (406) 442-1410 fax
bonnie@qcg.biz / www.qcg.biz

*Our ag clients include Sieben Livestock Co,
Ranch Resources, Ruby Habitat Foundation
and the Montana Land Reliance.*

Sapphire Realty LLC, Bishop Insurance Agency

Kelly Bishop
305 W Callender
Livingston, MT 59047
(406) 222-9494 / (406) 222-9495 fax
kbishop@sapphirerealtymt.com
www.sapphirerealtymt.com

*Full service insurance and real estate
products and marketing. Over 17 years in
the industry.*

Spotted Dog Design

Deborah Goffena
1129 N 26th St
Billings, MT 59101
(406) 248-5674
dgoffena@bresnan.net

*Advertising, design and placement. Web
site design and hosting. Trade show booth
graphics.*

Thomas Printing Inc.

Frank Thomas
PO Box 9048
Kalispell, MT 59904-2048
(406) 755-5447 / (406) 755-5449 fax
tpi@centurytel.net / www.thomasprinting.net

*Commercial printer providing printing,
marketing and mailing services.*

Universal Semen Sales, Inc.

Jack Ganje
2626 2nd Ave S
Great Falls, MT 59405
(406) 453-0374 / (406) 453-0510 fax
unisemen@universalsemensales.com
www.universalsemensales.com

*Semen marketing and AI technology service;
AI schools.*



Walker Design Group, LLC

Duane Walker
421 Central Ave
Great Falls, MT 59401
(406) 727-8115 / (406) 791-9655 fax
info@walkerdesigngroup.com
www.walkerdesigngroup.com

Walker Design Group is a full service graphic design studio located in Great Falls, Montana. The firm is a team of professionals that are dedicated to successful visual communications for a variety of clients located in Montana & throughout the Northwest.

Wendt, Inc.

Brenda Peterson
106 1st Ave S
Great Falls, MT 59401
(406) 454-8500 / (406) 771-0603 fax
bpeterson@iwendt.com / www.iwendt.com

Wendt is a full-service marketing, advertising & public relations agency, founded in 1929. Located in Great Falls, Montana, we serve clients across the U.S. We're Montana's longest-operating agency.

Zingmark Creative

Robert Zingmark
2731 Ancabide Lane
Missoula, MT 59803
(406) 251-4811
rwz@zingmark.com / www.zingmark.com

We are a full-service design firm specializing in corporate identity design, plus product package design. Have served many Montana clients since 1984. Please check our website: www.zingmark.com.

Other Business Resources

45 Degrees North, Inc.

James Lear
PO Box 10114
Bozeman, MT 59719
(406) 585-5996 / (406) 585-9269 fax
45degreesnorth.com

45 Degrees North is a revolutionary advertising, design and marketing firm. We execute fully customized marketing initiatives for clientele primarily in the Northwest with select projects throughout the United States.

560 KMON

Shawn Fladager
PO Box 3309
Great Falls, MT 59403
(406) 761-7600 / (406) 761-5511 fax
sfladager@cherrycreekradio.com

560 KMON is the only radio station in Montana to produce in-house Montana and national agriculture news. We can advertise for producers to producers as effectively as any media in the state.

Adsmith Communications

Mel Smith
2000 Holmes Ave
Butte, MT 59701
(406) 494-1501 / (406) 494-3636 fax

Full service advertising - brochures, newspaper & magazine ads, television, industrial filmmaking, logos, billboards and much more. Established 1981. Montana State University graduate 1973.



Business Resources (cont.)

Other Business Resources (cont.)

American National/ANPAC

David R. Wilburn
310 Prospect Drive
Glendive, MT 59330-1945
(406) 365-4872 / (406) 365-5827 fax
cwilburn@midrivers.com / www.anpac.com

American National has been helping people across America since 1905 with their insurance and related financial concerns. Visit our web site @www.anpac.com for a "World of Information".

Anderson Zurmuehlen

Gary Carlson
PO Box 1040
Helena, MT 59601
(406) 442-1040 / (406) 442-1100 fax
gcarlson@azworld.com / www.azworld.com

Bakko Design

Rick Bakko
1159 Yorktown
Billings, MT 59105
(406) 245-4972
4info@bakkodesign.com / www.bakkodesign.com

I offer a personal approach to effective identity and product promotion and branding, through 22 plus years of graphic design services for print and internet applications.

Brickhouse Creative

David Thompson
402 E Main Street, Ste 6
Bozeman, MT 59715
(406) 586-3871 / (406) 585-3397 fax
info@brickhousecreative.com
www.brickhousecreative.com

We specialize in building relationships with a limited clientele who need help putting their marketing plans into motion, and achieving short and long-term sales and marketing goals.

Clayborn Graphics

Jim Clayborn
18 W California St
KalisPELL, MT 59901
(406) 752-8824
clayborn@usamontana.com

Designer/illustrator of beer/wine labels and all their p.o.p. items - logos and corporate identities.

Echelon Design & Advertising, Inc.

Dan Jeziorski
2120 Grand Ave, Ste # 3
Billings, MT 59102
(406) 651-2000 / (406) 651-2016 fax
info@echelonadvertising.com

Echelon provides a complete line of visual communications including logo and name development, brochures, print materials, package design, tradeshow graphics, web design and print advertising at the local, regional and national levels.



Ethanol Producers and Consumers (EPAC)

Shirley Ball
172 Ball Road
Nashua, MT 59248
(406) 785-3722 / (406) 785-2252 fax
epac@ethanolmt.org / www.ethanolmt.org

We have a large repository of materials and knowledge on bio-fuels, E-85 and some biodiesel.

GingerBee Creative

Bryan Knaff
38 S Last Chance Gulch
Helena, MT 59601
(406) 443-3032 / (406) 443-2323 fax
bryan@gingerbee.com / www.gingerbee.com

An award-winning design and marketing firm. We create communication materials designed to effectively translate our client's business objectives into successful marketing solutions.

Grateful Graphics

Deborah Nutter
595 Danielson Rd
Kalspell, MT 59901
(406) 752-6938
info@gratefulgraphicsmontana.com
www.gratefulgraphicsmontana.com

We can provide printing, signs, vehicle graphics, stickers, banners, labels, check printing, 3-dimensional lettering, and website design.

Hydro Solutions Inc

PO Box 80866
Billings, MT 59108
(406) 655-9555 / (406) 655-0575 fax
www.hydrosi.com

Company services include water resources & engineering, groundwater resources, water rights, water management, environmental evaluations & compliance, GIS & database.

James R. Ellis Auctioneer

Jim Ellis
1814 Red Crow Rd
Victor, MT 59875
(406) 642-9598
www.ellisauktion.com

35 years in the auction business. We are a full service auction company. We can get equipment ready, set up auction, advertising, clerk, produce web sites and settlement.

Jordahl & Sliter PLLC

Don Kisler
PO Box 8600
Kalspell, MT 59904-1600
(406) 752-1040 / (406) 752-2578 fax
dkisler@js-cpa.com / www.js-cpa.com



Business Resources (cont.)

Other Business Resources (cont.)

Montana Economic Developers Association (MEDA)

Gloria O'Rourke
118 E 7th St., Ste 2A
Anaconda, MT 59711
(406) 563-5259 / (406) 563-5476 fax
gloria@medamembers.org
www.medamembers.org

We are professional "lead" economic developers, business specialists, government employees, and staff members of affiliated non-profit organizations which promote and foster economic development activities in Montana.

Montana Mediation Services

James A. Humphrey
PO Box 1966
Great Falls, MT 59403
(406) 452-7312
jhagency1@hotmail.com

Dual career as property manager of farms and pasture lands and also as mediator/arbitrator with 15 years experience in dispute resolution work. Provides solid foundation for mediation of agricultural and real estate disputes.

Montana Poverty Drilling & Pump Installation

Mark Christian
PO Box 758
Lincoln, MT 59639
(406) 362-4536 / (406) 362-4336 fax
bonniec@lincintel.com

*Domestic & stock water well drilling.
Complete pump installations. CCR
approved & registered.*

Montana State Fund Ag Safety Program

Les Graham, Co-Coordinator
Gene Surber, Co-Coordinator
56 Poplar Dr.
Bozeman, MT 59718
(406) 388-9330 or (406) 284-9037
ldgraham@imt.net or gvsurber@theglobal.net

Newton Ag Inc.

Donald H. Newton
410 Skyline Drive
Lewistown, MT 59457
(406) 538-8150 / (406) 538-8166 fax
newton@lewistownairport.com
www.lewistownairport.com

Crop spraying. Chemical dealer.



Northwest Realty - United Country Real Estate

Gary or Barb Anderson
PO Box 1609
Malta, MT 59538
(406) 654-2881 / (406) 654-2891 fax
barbngar@hc-cmc.net
www.unitedcountry.com

Precision Fence Systems, Inc.

John Randall
PO Box 86
Belgrade, MT 59714
(406) 388-5599 / (406) 388-5605 fax
john@precisionfence.com
www.precisionfence.com

Our business is construction of all types of livestock fence including high tensile smooth wire (electrified & non-electric), high tensile woven wire & steel pipe fencing. We also sell fencing materials, hay feeders & trailers, & Nelson waterers.

Q Communications Group

Bonnie Lambert
2 N Last Chance Gulch
Helena, MT 59601
(406) 442-3101 / (406) 442-1410 fax
bonnie@qcg.biz / www.qcg.biz

Our ag clients include Sieben Livestock Co, Ranch Resources, Ruby Habitat Foundation and the Montana Land Reliance.

Red 440 Design

Kate Likvan
615 Oak St
Missoula, MT 59801
(406) 728-2429 / (406) 543-2988 fax
kathlik@montana.com

Designing logos, labels, packaging, ads, brochures, rack cards, direct mail, T-shirts, signs, billboards, presentations . . . anything that's printed. Can take project from initial concept to final printing and delivery.

Silverwind Landscape Designs

Linda Clemens
3601 Sunflower Rd
Bozeman, MT 59715
(406) 585-9676

On the site teaching so that landscape costs are less. Designs are made with the least time and money in mind. Professionally done with the customer.

TTG Financial Services, Inc.

Tana Grazely-Phifer
3012 4th Ave N, Ste C
Billings, MT 59101
(406) 256-6112 / (406) 256-6260 fax
tarra@ttgfinancial.com
www.ttgfinancial.com

An independent financial services firm, TTG Financial Services, Inc. works with clients to plan and invest for retirement. Because we are an independent firm, we are able to provide objective investment advice that is in the best interest of the client.



Business Resources (cont.)

Other Business Resources (cont.)

UNIBEST, Inc.

Earl Skogley
3535 Stucky Rd
Bozeman, MT 59718
(406) 587-4630 / (406) 587-4870 fax
eskogley@montana.com / www.unibest.us

Manufacture and distribute adsorber capsules for in-situ soil, water, and environmental media. Analysis of capsules provides data on bio-availability of nutrients, heavy metals or other chemicals of interest, including organic substances.

Walker Design Group, LLC

Duane Walker
421 Central Ave
Great Falls, MT 59401
(406) 727-8115 / (406) 791-9655 fax
info@walkerdesigngroup.com
www.walkerdesigngroup.com

Walker Design Group is a full service graphic design studio located in Great Falls, Montana. The firm is a team of professionals that are dedicated to successful visual communications for a variety of clients located in Montana & throughout the Northwest.

Zingmark Creative

Robert Zingmark
2731 Ancabide Lane
Missoula, MT 59803
(406) 251-4811
rwz@zingmark.com / www.zingmark.com

We are a full-service design firm specializing in corporate identity design, plus product package design. Have served many Montana clients since 1984. Please check our website: www.zingmark.com.



Government Services

Montana Department of Agriculture

Mission Statement

The mission of the Montana Department of Agriculture is to protect producers and consumers, and to enhance and develop agriculture and allied industries.

Ron de Yong, Director
Montana Department of Agriculture
303 North Roberts
P.O. Box 200201
Helena, MT 59620
(406) 444-3144
Fax: (406) 444-5409
agr@mt.gov
www.agr.mt.gov

Agricultural Development Division

The Agricultural Development Division (ADD) is responsible for administering programs directed at promoting and enhancing Montana agriculture. The Division includes the Rural Development Bureau, Agriculture Marketing and Business Development Bureau, Montana State Grain Lab, Montana Agricultural Statistics, and the Wheat and Barley Committee. Additionally, various industry councils and boards are attached to the Agricultural Development Division.

Montana State Grain Lab

The Montana State Grain Lab is located in Great Falls and operates the only official USDA-Federal Grain Inspection Service grain-grading laboratory in the state of Montana. The lab provides unbiased grain grading, analytical services, and oil seed analysis to the state's grain industry.

Montana Wheat & Barley Committee

Scientific and practical research in all phases of wheat and barley culture, production, and marketing is administered under the guidelines and policies developed by the Montana Wheat and Barley Committee.



Business Resources (cont.)

Government Services (cont.)

Montana Department of Agriculture (cont.)

Rural Development Bureau

The Rural Development Bureau serves Montana through the Agriculture Finance Program, Commodity Check-Off programs, the State Hail Insurance Program, and the Montana Agricultural Statistics Service. The Bureau is charged with assisting producers and entrepreneurs in enhancing our agricultural industry and the Montana economy.

Agricultural Statistics

Statewide agricultural statistics and projections are developed through a Federal/State cooperative agreement administered through the division. This information is made available through a comprehensive agricultural statistics bulletin and grain movement summary along with other production, price and income reports.

Agriculture Finance Program

The Agriculture Finance program is responsible for making grants and lower interest rate loans for rural youth, rural youth organizations, and other qualified farmers and ranchers. The Agriculture Finance Program also provides funds for Rural Community Development Grants, Building Our Montana Communities, and the Young Ag Couples Conference.

Montana State Hail Insurance Program

The State Hail Insurance Program insures any crop grown in Montana from losses caused by hail damage. The Program was established in 1917 to provide producers with basic hail insurance coverage to protect producers input costs.

Commodity Check-off Programs

The Rural Development Bureau administers four commodity check-off programs. The Montana Potato Research & Market Development Program, Pulse Crop Commodity Research & Market Development Program, and the Cherry Research & Market Development Program are administered under the Agricultural Commodity Research and Market Development Enabling Act. The Alfalfa Seed Program is administered by the division under the Alfalfa Seed Industry Act.



Agriculture Marketing & Business Development Bureau

The Agriculture Marketing and Business Development Bureau (AMBD) is responsible for market enhancement and development through direct market development activities, grants, seed capital loan investments in new and innovative products or processes, marketing, and product development. Marketing and business development personnel work closely with individuals, businesses, and organizations to promote and enhance our agricultural industry.

Agricultural Business, Industry, & Commodity Development

Staff from the Agriculture Marketing & Business Development Bureau provides financial and business development assistance for agriculture industry members and local economic development groups. They can help with basic business plan and project coordination, as well as with evaluation of the potential of your project and assistance with legal and regulatory questions. Staff also provides industry and commodity development assistance, including research, development of trade opportunities, and determination of your project's feasibility.

Domestic & International Marketing Assistance

The Agriculture Marketing & Business Development Bureau staff helps Montana's food, value-added agricultural products, and livestock industries with both domestic and international marketing. They can assist with organizing and reviewing market plans, provide key contacts in targeted market segments, advise on regulations, offer trade show assistance, and help you develop and execute promotional campaigns.

Bio-Product Innovation Centers

The Montana Bio-Product Innovation Centers provide customized training and technical assistance. Services are provided for new and incumbent employees, owners of existing businesses, entrepreneurs evaluating new business opportunities, and cooperative members pursuing bio-product and related value-added agriculture business opportunities.

The centers provide training, coaching, and technical assistance in the following areas:

- Conducting and preparing business feasibility studies, business plans, market research, marketing plans, operating plans, and strategic plans.
- Developing written job descriptions.
- Developing training programs for existing, new, or potential employees.
- Training to educate business professionals and entrepreneurs on industry dynamics and technology of specific bio-product industries.
- Evaluating existing and developing technologies.



Business Resources (cont.)

Government Services (cont.)

Montana Department of Agriculture (cont.)

Agricultural Sciences Division

The Agricultural Sciences Division (ASD) provides agricultural, public, and environmental services and protection through administration of the Montana laws and rules in the areas of Pesticides, Agricultural Chemical Ground Water Protection, Noxious Weed Control, Feeds, Fertilizers, Seed, Grain Commodity Dealers, Public Warehousemen, Nurseries, Produce, Mint, Apiculture, Alfalfa Leafcutting Bees, and pest management consulting, survey, and quarantines.

Cooperative agreements with the U.S. Department of Agriculture (USDA), Food and Drug Administration (FDA), and Environmental Protection Agency (EPA) provide services and jurisdiction in the areas of interstate and international movement of plant materials and produce, monitoring of firms for animal drug use, and regulation of pesticide sales, use, and production in Montana.

Commodity Services Bureau

Commodity Services Bureau provides services and enforcement of laws and regulations related to pesticides, nurseries, produce, feed, fertilizer, grain, pest quarantines, export certifications, organic certification and apiaries.

Technical Services Bureau

Technical Services Bureau provides licensing and registration services for pesticides, pesticide applicators and dealers, feeds, fertilizers, commodities and apiaries and services in the areas of pesticide education, pest management, ground water protection, noxious weed management, pesticide disposal and special pesticide registration.

Laboratory Bureau

Laboratory Bureau provides chemical analytical services for feeds, fertilizers and pesticides.

Grants and Loans

For more information on grants and loans in connection with the Montana Department of Agriculture please visit agr.mt.gov/business/finance.asp or contact the department at (406) 444-2402.



Montana Growth Through Agriculture

What is GTA?

GTA stands for Growth Through Agriculture. This program is administered by the Agriculture Marketing & Business Development (AMBD) Bureau of the Montana Department of Agriculture for the Agriculture Development Council. The goal of the GTA program is to provide financial assistance to aid in the development of new products and other ideas that enhance our state's agricultural industry.

Who can apply?

Montana farmers, ranchers, agricultural entrepreneurs, organizations, educational institutions, local governments, and individuals are eligible to apply.

What Financial Assistance is Available?

The Agriculture Development Council reviews and evaluates GTA program applications and can award projects in the form of grants, loans, and deferred loans. When applying for GTA funds, matching funds must be provided for the project, in the form of cash or in-kind contributions, and this match must equal or exceed the requested amount. Staff can assist with your application and suggest which assistance might be most appropriate for your project.

The maximum funding in any one round is \$50,000. Successive rounds of financing may not occur within a nine-month period. The total amount of funding for any company project may not exceed \$150,000.

What kinds of projects are considered?

The GTA program funds a diverse range of projects from all aspects of our state's agricultural industry, even new or alternative technologies. The proposal for your project should demonstrate how it enhances agricultural development and increases economic activity in Montana. A few examples are as follows:

Feasibility study, market research. By utilizing GTA funds to conduct a feasibility study, a consultant could identify potential customers, competitive products, and other business or economic developments that could affect your product's sales, as well as projections about the long-term success of your product or program. You could also learn if your product would appeal more to men or women, their ages, what other interests they might have, their approximate yearly income, and where they live.



Business Resources (cont.)

Government Services (cont.)

Montana Department of Agriculture (cont.)

Business and marketing plans. These are the road maps for your project. GTA funds can be used to find assistance with developing such plans, which can help you set realistic goals and measure progress of your project. A business plan provides a realistic look at your financial picture, and a marketing plan can explore ways in which you might make that picture brighter.

Marketing materials. Few of us possess the skills to design packaging, develop advertising and marketing campaigns and slogans, and work with printers to develop our materials. GTA support can enable you to obtain appropriate assistance.

Capital projects. You can also apply for financial assistance from GTA for capital expenditures such as equipment, buildings, and land for value-added processing.

When are the application deadlines?

Annually, the application deadlines are as follows:

- January 31
- April 30
- July 31
- October 31

How to apply?

Contact the Agriculture Marketing & Business Development Bureau at (406) 444-2402, or by email at agr@mt.gov for information and an application.

Rural Assistance Loan Program

The Rural Assistance Loan Program provides loans to producers with modest financial investments in agriculture. These loans to agricultural enterprises provide financial experience and assist in the economic growth and welfare of Montana agriculture.

Junior Agriculture Loan Program

The Junior Agriculture Loan Program was developed to assist the youngest members of Montana's community in financing agricultural projects; especially those unable to obtain financing from other sources. Such projects may involve crop and livestock production, custom farming,



marketing and distribution, processing, and other financially feasible projects. Loans are made from the assets of the former Montana Rural Rehabilitation Corporation.

Beginning Farm/Ranch Loan Program

The Montana Beginning Farmer/Rancher Loan Program is a tax-exempt bond program designed to assist beginning farmers and ranchers in acquiring agricultural property in Montana at lower interest rates.

The program enables lenders, individuals, partnerships, corporations, and other entities to receive federally tax-exempt interest with respect to a loan or contract sale made to a beginning farmer/rancher. After arranging the loan or sales contract, the financial institution will obtain a federally tax-exempt bond in the amount of the loan or unpaid balance from the Montana Agriculture Loan Authority (the "Authority"). The loan and its collateral will be assigned to the financial institution as security for the bond. In the case of a contract sale, the contract will be entered into by the Authority, and the financial institution will receive the bond as evidence of the Authority's obligations under the contract. The Authority's right, title, and interest in the contract will then be assigned to the beginning farmer/rancher who assumes payment obligations of the Authority under the contract.

Building Our Montana Communities Grants

Grants are awarded to the FFA Chapters that have shown outstanding BOMC projects. The projects must accomplish specific learning, participation, and achievement objectives such as facilitating an understanding among students of the principles and fundamentals of community development; assist youth to become knowledgeable of and familiar with programs and resources of local, state, and federal agencies that help communities solve problems; further the economic development of agriculture and/or agribusiness and natural resources in the local community, etc. Grants are awarded once per year.

Montana Noxious Weed Trust Fund Grant Program

The Montana Noxious Weed Trust Fund Grant Program was established by the 1985 Montana Legislature to provide funding for the development and implementation of weed management programs; provide for research and development of innovative weed management techniques, including biological control; and to support educational and other research projects that benefit Montana citizens. The grant program is designed to assist counties, local communities, researchers, and educators in their efforts to solve a variety of weed problems in Montana.



Business Resources (cont.)

Government Services (cont.)

Montana Department of Agriculture (cont.)

Rural Community Development Grant Program

The purpose of the Rural Community Development Grant Program is to help fund community development projects conducted by rural youth organizations, such as FFA and 4-H. The goal is to encourage rural youth to conduct projects that will improve the quality of life in Montana communities and foster the interaction between the rural and urban parts of these communities.

Trade Show Assistance Program

The Montana Department of Agriculture is proud to offer qualified agricultural companies assistance with developing existing markets and reaching new markets by exhibiting at wholesale trade shows that are consistent with a company's marketing plans and goals. Department's support includes up to \$1,000 in reimbursement for a percentage of the total cost of exhibiting at trade shows, advice on show exhibiting, and a supplemental packet of information with exhibiting tips.

Companies can apply for reimbursement for 50% of the cost of exhibiting at domestic trade shows, whether they are based locally, regionally or nationally. This will help the company defray the expenses of exhibiting at trade shows until the sales from the show come in.

Once the company has determined a trade show's effectiveness, the company must fill out and submit the Trade Show Assistance Program application. Applications are reviewed by the Department, and once a company's request is approved, a contract will be issued.

After the company exhibits at the trade show and returns a survey, the Department will generate the reimbursement.

Western United States Agricultural Trade Association

The Western U.S. Agricultural Trade Association (WUSATA, www.wusata.org) is one of four non-profit international trade development organizations called State Regional Trade Groups (SRTGs). WUSATA combines federal, state, and industry resources to carry out programs designed to increase exports of western U.S. value-added food and non-food agricultural products. The activities of the association are directed by the 13-member states departments of agriculture. Activities are funded through contributions from the USDA's Foreign Agricultural



Service (FAS), the state departments of agriculture, and private firms. WUSATA participates in activities such as international trade exhibitions, overseas trade missions, export seminars, in-country research, reverse trade missions, and point-of-sale promotions in foreign markets.

Montana producers who are interested in exporting agricultural products are encouraged to contact the department for additional information.

U.S. Livestock Genetics Export, Inc.

The Montana Department of Agriculture is a member of the United States Livestock Genetics Export (USLGE), which is a nationwide livestock specific, not-for-profit, trade association which represents the international market development interests of the U.S. dairy, beef, sheep, swine, and horse breeding industries. USLGE representation encompasses the embryo and semen industry, and livestock export sector.

USLGE was formed in 1993 to represent the interests of all facets of the livestock industry in such a way as to achieve maximum marketing efficiency from the resources available for foreign market development. As a member of USLGE, the Montana Department of Agriculture can help direct those in the livestock industry to livestock breed associations, semen or embryo suppliers, and livestock export service providers to assist in making livestock genetic sales easier and more productive. Also as a member of USLGE, the Department has helped Montanans with international trade of livestock genetics which has generated over 2.1 million in sales.

Montana producers who are interested in exporting livestock genetics are encouraged to contact the department for additional information.

Montana Department of Commerce

Anthony Preite, Director
Montana Department of Commerce
301 South Park Avenue
P.O. Box 200501
Helena, MT 59620
(406) 841-2704
Fax: (406)841-2701
tpreite@mt.gov
www.commerce.mt.gov



Business Resources (cont.)

Government Services (cont.)

Montana Department of Commerce (cont.)

Mission Statement

The Department of Commerce through its employees, community partners, public outreach, and media contacts enhances economic prosperity in Montana; fosters community led diversification and sustainability of a growing economy; maintains and improves our infrastructure, housing and facilities; and promotes and enhances Montana's positive national and international image.

Business Resources Division

301 South Park Avenue
P.O. Box 200505
Helena, MT 59620
(406) 841-2707
Fax: (406) 841-2731
apoole@mt.gov
businessresources.mt.gov

The Business Resources Division is comprised of a variety of programs aimed at improving, enhancing, and diversifying Montana's economic and business climate. Working closely with the private sector, the Governor's Office, our economic and community development partners, other department divisions, state agencies, and federal and private programs, the division strives to enhance the economic base of Montana through business creation, expansion, and retention efforts.

Finance Information Center

(406) 841-2732
Fax: (406) 841-2731
www.mtfinanceonline.com

The Montana Finance Information Center provides summary information for the most significant financing resources available from state, federal, and local institutions. The website is organized as much as possible by source and point of application. Preference for organizational purposes is given to the actual level that provides funding to businesses and local governments. For example,



the State of Montana Microbusiness Development Loan Program is listed under local resources because the business applicant applies locally within each of the MBDC regions, not directly to the state. The financing decision is made locally. Direct web links are provided wherever possible for direct connection to funding sources. This site has been constructed by the Business Resources Division of the Department of Commerce to assist the businesses and communities of Montana in achieving economic prosperity keeping in mind that the vision of prosperity to be achieved must be defined by the businesses and communities that we serve.

Workforce Training Grant (WTG) Program

www.mtfinanceonline.com/WorkForceGrnts.asp

The 60th Montana Legislature made a total of \$4 million available annually for the biennium. The WTG program is designed to encourage the creation of good-paying jobs in primary sector businesses. This program is targeted to new and expanding businesses creating at least one net, new job, paying at least the lower of the current county average wage or the state current average wage. \$5,000 is the maximum available to train each employee.

Workforce Investment Act (WIA) Program

www.mtfinanceonline.com/WorkForceGrnts.asp

The WIA Program provides grants to Montana businesses providing incumbent worker job training to existing and new employees. In FY 2008, the Montana Department of Labor and Industry will provide \$200,000 in federal grant funds to Commerce, all of which will be available for business applications. Montana businesses may apply directly to Commerce to request funds. The program targets projects that demonstrate tangible, measurable results.

Big Sky Economic Development Trust Fund (BSTF) Program

(406) 841-2792

Fax: (406) 841-2731

www.businessresources.mt.gov/BRD_Trustfund.asp

The Big Sky Economic Development Trust Fund (BSTF) program is a state-funded program designed to aid in the development of good paying jobs for Montana residents and promote long-term stable economic growth in Montana. Earnings (interest only, not principal) from the BSTF are available for financial assistance to local governments and economic development organizations through application to the Department of Commerce (Department). The program reviews applications on a quarterly basis. Economic development, job creation projects as well as planning activities such as feasibility studies, business plans and preliminary architectural reports are eligible for BSTF funding.



Business Resources (cont.)

Government Services (cont.)

Montana Department of Commerce (cont.)

Certified Regional Development Corporations

businessresources.mt.gov/BRD_CRDC.asp

The legislative intent of the Certified Regional Development Corporations (CRDC) program is to encourage a regional approach to economic development that facilitates the efficient delivery of economic development programs by supporting regional capacity building.

CRDC's are responsible for helping local officials, communities and businesses "assess, plan, and facilitate action" within their regions. CRDC's are required to have the support of all Government all counties and a majority of the incorporated cities and towns in their region to obtain and maintain certification. CRDC's receive regional capacity building grants from the Department of Commerce on an annual basis.

Workforce Innovation in Regional Economic Development (WIRED)

(406) 841-2744

Fax: (406) 841-2731

www.businessresources.mt.gov/BRD_Wired.asp

The focus of the Commerce WIRED program is on projects that directly involve job training in bio-product business development and related industries that can attain tangible, measurable results in the form of job creation and retention involving significant leveraging of other funds. Businesses involved in the production of bio-fuels and bio-lubricants with special job training needs are a focus of the program. This program reviews application for project funds on a continuous open-cycle basis as long as the funds remain available. Montana's WIRED program targets the development of the bio-product industry in 32 counties of Eastern Montana and six Indian Reservations.

Regional Development

(406) 841-2732

Fax: (406) 841-2731

businessresources.mt.gov/BRD_RD.asp

Montana is divided into five regions with a Regional Development Officer (RDO) assigned to each area as a representative of the Montana Department of Commerce. The RDOs live in



their region and are a resource to businesses, local development corporations, and communities in the area. The program serves as an access point to all relevant department resources, as well as other relevant business and community development resources.

Regional Development Areas

Northcentral

Randy Hanson
48 2nd Avenue, Rm 211
P.O. Box 311
Havre, MT 59501
(406) 262-9579
Fax: (406) 262-9581
rahanson@mt.gov
Serving: Glacier, Toole, Liberty, Hill, Blaine, Phillips, Petroleum, Fergus, Judith Basin, Chouteau, Cascade, Teton, and Pondera counties.

Southwest

Terry Dimock
301 South Park Avenue
P.O. Box 200505
Helena, MT 59620
(406) 841-2737
Fax: (406) 841-2731
tdimock@mt.gov
Serving Lewis & Clark, Powell, Granite, Deer Lodge, Jefferson, Broadwater, Silver Bow, Beaverhead, Madison, and Gallatin counties.

West

Charlie Wright
1121 E. Broadway, Suite 126
Missoula, MT 59802
Phone: (406) 532-3222
Fax: (406) 543-2304
chwright@montana.com
Serving: Lincoln, Flathead, Sanders, Lake, Missoula, Mineral, and Ravalli counties.

Southcentral

Al Jones
2004 Miles Avenue
Billings, MT 59102
(406) 655-1696
Fax: (406) 655-0899
aljonesrdo@bresnan.net
Serving: Meagher, Park, Carbon, Stillwater, Sweet Grass, Yellowstone, Big Horn, Musselshell, Golden Valley, and Wheatland counties.

East

Tod Kasten
P.O. Box 520
Circle, MT 59215
(406) 485-3374
Cell Phone: (406) 431-1334
Fax: (406) 485-3376
kranches@midrivers.com
Serving: Valley, Daniels, Sheridan, Roosevelt, McCone, Richland, Dawson, Prairie, Wibaux, Fallon, Carter, Powder River, Custer, Treasure, Rosebud, and Garfield counties.



Business Resources (cont.)

Government Services (cont.)

Montana Department of Commerce (cont.)

CDBG Economic Development Program

(406) 841-2733

Fax: (406) 841-2731

businessresources.mt.gov/BRD_CDBG.asp

Community Development Block Grant (CDBG) provides grants to local governments primarily for loans to businesses and is designed to stimulate economic activity primarily by assisting the private sector in retaining or creating employment for low and moderate income individuals. These funds are to be used for local development projects where a funding gap exists and alternative sources of financing for the project are not adequate. Funds are intended to compliment conventional sources. This program reviews applications for project funds on a continuous open-cycle basis as long as the funds remain available. Projects are selected by considering the overall feasibility, long-range economic impact, and the number of jobs that are made available to low and moderate income persons.

Trade and International Relations Bureau

(406) 841-2757

Fax: (406) 841-2728

www.madeinmontanausa.com

www.exportmontana.com

The Bureau provides information along with technical and marketing assistance to help Montanans pursue business opportunities, both domestically and worldwide. Export trade and marketing specialists provide consultation and trainings that allow companies to successfully compete in new markets. The Bureau highlights Montana made products via an Online Products Directory as well as a "Made in Montana" marketing initiative to identify and promote Montana products through the use of labels. It also offers a wholesale trade show assistance program. Overseas trade offices are maintained in Taipei, Taiwan and Kumamoto, Japan to promote agriculture, tourism, value-added products, and higher education opportunities to markets in East Asia. The Bureau also serves as the protocol and international liaison for the Governor's Office and the Department of Commerce.



Micro Business Finance Program

(406) 841-2751

Fax: (406) 841-2731

businessresources.mt.gov/BRD_MBFP.asp

Montana's Micro Business Development Corporations (MBDCs) are designed to work with a company step-by-step, brick-by-brick, to assist in constructing a plan that will help build a foundation for success. This program provides the financing and the technical assistance that could help start or expand a business enterprise.

What is Micro Business?

A Micro Business is a Montana-based company with:

- Fewer than ten (10) full-time employees.
- Gross annual revenue of less than \$1 million.

What are the Micro Business Development Corporations?

Most new jobs are created by micro businesses. To meet the needs of these businesses, in 1991, Montana's 52nd Legislature passed the Micro Business Finance Act. The program now has a statewide network of non-profit agencies certified by the state to administer revolving loan funds lending directly to businesses. These loan funds make loans available for economically sound business projects that may be unable to obtain adequate commercial financing.

Loans for startup or expansion

Qualified applicants may borrow up to \$100,000 although the typical loan size is much less. The loan proceeds may be used for working capital and fixed assets. Credit decisions are based on a business plan noting repayment ability, a credit report, and management capability. Because the MBDC works closely with each applicant, criteria such as collateral and credit history are evaluated on an individual basis. Terms and conditions of each loan depend on the applicant's need, the business plan feasibility, and the useful life of the collateral.



Business Resources (cont.)

Government Services (cont.)

Montana Department of Commerce (cont.)

The following lists the local MBDC organization contact information:

Montana Business Assistance Connections, Inc.

225 Cruse Avenue
Helena, MT 59601
(406) 447-1510

Montana Community Development Corporation

127 North Higgins
Missoula, MT 59802
(406) 728-9234

Headwaters RC&D Area, Inc.

305 West Mercury, Suite 211
Butte, MT 59701
(406) 782-7333

Bear Paw Development Corporation

48 Second Avenue
Havre, MT 59501
(406) 265-9226

Great Northern Development Corporation

233 Cascade Street
Wolf Point, MT 59201
(406) 653-2590

Montana Board of Research and Commercialization

(406) 841-2760
Fax (406) 841-2761
businessresources.mt.gov/BRD_RCT.asp

The purpose of the Montana Board of Research and Commercialization is to encourage economic development through investment in research projects with a clear path to commercialization. Eligible applicants include the campuses of the Montana University System, tribal colleges, colleges of technology, community colleges, agricultural research centers, or private laboratories or research centers. Projects must be matched with non-Montana state government funds at an amount equal to at least 25% of total project cost.



Entrepreneur Development Program

1121 East Broadway, Suite 116
Missoula, MT 59802
(406) 721-3663
pbelangie@mt.gov

The Entrepreneur Development Program offers classroom learning in over twenty locations throughout Montana for entrepreneurs and business owner. The program uses three curricula—The FastTrac Growth Venture, FastTrac New Ventures and Indianpreneurship, A Native American Journey into Business. All the courses provide practical, hands-on business development knowledge that helps entrepreneurs hone the skills that are critical to creating, managing and growing successful businesses. In addition, a new pilot project, The Montana Indianpreneur Equity Fund, has been developed to assist the Indianpreneur and Indian small business owner who lacks equity to start or expand his business.

Montana Small Business Development Center (SBDC) Network

Montana SBDC Lead Center

(406) 841-2746
Fax: (406) 841-2728
www.SBDC.mt.gov

The mission of the Montana Small Business Development Center (SBDC) is to help start-up and existing businesses to prosper by providing information and assistance through quality one-on-one counseling and training. With the Lead Center located in the state's capital city, and sub-centers based in 10 major Montana communities hosted by local economic development organizations, the Montana SBDC delivery system is designed to reach the state's entire population with its services and programs. SBDC is funded by the U.S. Small Business Administration, Montana Department of Commerce and local development corporations.

Small Business Development Center Regional Service Centers

Billings

Big Sky Economic Development Authority
Granite Towers, 222 North 32nd Street, Ste.
200
Billings, MT 59101
(406) 254-6014
Fax: (406) 256-6877

Bozeman

Northern Rocky Mountain RC&D
502 South 19th Ave., Ste. 105
Bozeman, MT 59718
(406) 582-5700
Fax: (406) 582-5855



Business Resources (cont.)

Government Services (cont.)

Montana Department of Commerce (cont.)

Small Business Development Center Regional Service Centers (cont.)

Great Falls

Great Falls Development Authority, Inc.
300 Central Ave., 4th floor
Great Falls, MT 59403
(406) 453-8834
Fax: (406) 4554-2995

Butte

Southwest Montana Headwaters RC&D
305 West Mercury, Ste. 211
Butte, MT 59701
(406) 782-7333
Fax: (406) 782-9675

Colstrip

Southeastern Montana Development
Corporation
6200 Main
P.O. Box 1935
Colstrip, MT 59323
(406) 748-2990
Fax: (406) 748-2990

Havre

Bear Paw Development Corporation
48 Second Ave., Ryan Bldg., Ste. 202
P.O. Box 170
Havre, MT 59501
(406) 265-4945
Fax: (406) 265-5602

Kalispell

Kalispell Area Chamber of Commerce
15 Depot Park
Kalispell, MT 59901
(406) 758-2802
Fax: (406) 758-2805

Wolf Point

Great Northern Development Corporation
233 Cascade Street
Wolf Point, MT 59201
(406) 653-2590
Fax: (406) 653-1840

Missoula

Montana Community Development
Corporation
110 East Broadway, 2nd Floor
Missoula, MT 59802
(406) 728-9234
Fax: (406) 542-6671

Helena

Montana Business Assistance Connections,
Inc.
225 Cruise Ave.
Helena, MT 59601
(406) 447-1512
Fax: (406) 447-1514



Department of Commerce Publications

In order to inform the public and promote Montana businesses to audiences both inside and outside the state, the Business Resources Division produces and distributes several informational publications.

- “Working Together for Montana’s Future” brochure – (406) 841-7757
www.businessresources.mt.gov
- Made In Montana Products Directory – (406) 841-2700
www.madeinmontanausa.com

Montana Office of the Secretary of State

P.O. Box 202801
Helena, MT 59620-2801
(406) 444-2034
Fax: (406) 444-3976
sosinfo@mt.gov
sos.mt.gov/index.asp

Business Services

(406) 444-3118 sos.mt.gov/BSB/index/asp

Flourishing businesses are critical to the economic vitality and stability of Montana. The Business Services Division is committed to working in close partnership with entrepreneurs who want to start, expand, or close a business in the state, as well as with out-of-state businesses seeking to open offices within Montana.

Specifically, the division is responsible for registering businesses and maintaining private-sector documents directly related to business. These include such documents as corporate charters, applications for assumed business names, and registration of trademarks.

How to Start a Business

sos.mt.gov/BSB/New_Business.asp

Small businesses are critical to the economic vitality and stability of the Montana economy. The Secretary of State’s Office is here to serve you as you launch your new business venture.



Business Resources (cont.)

Government Services (cont.)

Montana Office of the Secretary of State (cont.)

Determine Your Business Structure

Sole Proprietorship

A single individual or a married couple acting as one owns this type of business. A sole proprietor has total control of and responsibility for his or her business, receives all profits, and can make important decisions quickly. The sole proprietor is also responsible for all taxes and liabilities of the business.

General Partnership

A partnership is an association of two or more people acting as co-owners of a for-profit business. Individuals may create a partnership by oral or written agreement. Under this arrangement, the partners share personal written agreement. Under this arrangement, the partners share personal liability for all claims against the partnership, as well as share all profits and losses. Profits are taxed as personal income for each individual partner.

Limited Partnership

A limited partnership is more closely regulated than a general partnership. There must be at least one general partner who manages the business and who is fully and personally responsible for claims against the business. In addition, there are investors who play no part in the management of the business and whose liability for the business is limited to the extent of their investment.

Limited Liability Partnership

A limited liability partnership operates much like a general partnership, except none of the partners can be held personally liable for claims against the business. Partners are not liable for the errors or negligence of the other partners or their employees unless they themselves are supervising, directing, or involved in the action for which a claim has been filed.

Corporation

A corporation is a more complex form of business organization. It exists apart from its owners



or shareholders and is a legal entity in its own right. As a separate entity, it has its own rights, privileges, and liabilities apart from the individuals who form it.

A corporation has shareholders who invest money in the business and therefore own it. The shareholders hold an annual meeting at which they elect a board of directors. The board makes policy decisions for the company and selects the corporate officers who manage the company's daily affairs.

A corporation affords limited liability to its shareholders and can continue on after the death of or transfer of shares by one or more of the owners. A corporation pays taxes on its profits, and its shareholders pay taxes on dividends.

There are several types of corporations; some operate for profit and others are not for profit. An attorney can advise you as to which type best suits your needs.

Limited Liability Company

This form of business offers both the protections from personal liability of a corporation and the favorable tax treatment of a partnership. It provides for flexibility in the contribution and distribution of assets.

Under this type of structure, you need not hold annual meetings, but you do need to file Articles of Organization and annual reports with the Secretary of State's office.

Reserve a Business Name (optional)

Once you have selected a name for your business, you need to find out whether you can use it. Under state law, you may not adopt a business name that is the same as or indistinguishable from that of another business. To find out whether a business name may be available, call the Business Services Bureau of the Secretary of State's Office, (406) 444-3665. The reservation is effective for 120 days and cannot be renewed. Reserving a name is necessary only if you are not yet prepared to file the organizational documents. You can reserve a name for 120 days as you set up your business.

File Organizational Documents

- An Application for Registration of an Assumed Business Name. File this form with the Secretary of State if you plan to start a sole proprietorship, general partnership, or association. Once approval is given, your business name will be registered with the state for five years.
- A Certificate of Limited Partnership. Both domestic and foreign limited partnerships must file in order to do business in Montana.



Business Resources (cont.)

Government Services (cont.)

Montana Office of the Secretary of State (cont.)

- Registration of Limited Liability Partnership.
- Articles of Incorporation. These are required of corporations or individuals who wish to do business in Montana through a corporation. Nonprofit corporations must also file Articles of Incorporation.
- Articles of Organization. File these with the Secretary of State's Office if you want to form a limited liability company.

Apply for Tax ID Numbers, Professional Licenses, Local Licenses, and Workers' Compensation

The Internal Revenue Service requires every business who hires employees, or is a partnership or corporation, have a federal tax identification number. To obtain one, call the IRS toll-free at 1-800-829-4933. To apply for a state withholding tax ID number contact Department of Revenue at (406) 444-6900 and to apply for a state unemployment insurance tax ID number contact the Montana Department of Labor and Industry at (406) 444-3834.

Under state law, some professions -- such as architects, barbers, chiropractors, and dentists -- must be licensed. To determine whether you need a professional license, contact the Professional and Occupational Licensing Bureau of the state Department of Labor and Industry at (406) 841-2300.

Every city and county has specific requirements about doing business within its jurisdiction. Call or visit your county courthouse or city offices to find out what particular requirements exist in your area. If you are planning to hire employees, find out what kind of insurance coverage you are required to provide under state Workers' Compensation laws. You can get this information from Montana State Fund at (406) 444-6500 and the state Department of Labor and Industry at (406) 444-6532.

File an Annual Report

If you have a corporation or limited liability company, you must file an Annual Report to stay in good standing with the Secretary of State's Office. The report is due each year by April 15 and must be accompanied by a \$15 filing fee. Businesses that file after that date will be charged a penalty.

If you have a Montana corporation or limited liability company and fail to file an Annual Report



by December 1, your company will be involuntarily dissolved. You will have the option of filing an Application for Reinstatement for up to five years after dissolution.

If you have a foreign corporation or limited liability company (located outside Montana), you must file your Annual Report by November 1 or your Certificate of Authority will be involuntarily revoked with no possibility of reinstatement. You would need to register again to do business in Montana.

Throughout the life of your business, it may become necessary to change your business name, ownership information, registered agent, or registered address, or to amend your articles, or to merge with another entity. It is very important that you notify the Secretary of State's Office of any changes. You can get forms and fee information from the Business Services Bureau, (406) 444-3665.

In your Annual Report, you can report changes in your principal officers or directors, as well as information about shareholders. However, if you need to remove a member from a Montana limited liability company, you must file a Statement of Dissociation.

Montana State University

Montana State University – Bozeman is the state's land grant university, which implies a special obligation to assist Montana's economic, social and cultural well-being. Land grant universities include Extension and Outreach services to carry out research and development needs. MSU campuses at Billings and Havre are also committed to assisting economic development.

College of Engineering

Montana Manufacturing Extension Center (MMEC)

Helping Manufacturers Be More Successful

Steve Holland, Director

2310 University Way, Bldg. 2

P.O. Box 174255

Montana State University

Bozeman, MT 59717

(800) MEP-4MFG {637-4634}

(406) 994-3812

Fax: (406) 994-3391

mmec@coe.montana.edu

www.mtmanufacturingcenter.com

- An MMEC engineer working on a particular project will find, direct, and coordinate the proper mix of resources and skills needed to provide the best assistance in growing and improving a business.



Business Resources (cont.)

Government Services (cont.)

Montana State University (cont.)

- The MMEC engineer's role is to understand one's business and define manufacturing problems, act as an advocate, and respond to needs in a timely manner.
- MMEC engineers are ready to assist in identifying opportunities for improvement in a manner consistent with a company's culture and goals.

MMEC roles:

- Like an owner knows his or her business, MMEC knows manufacturing. Together, MMEC and an interested company can implement real, workable solutions.
- MMEC demonstrates how to obtain the highest output from a company's organization, people, equipment, building, and capital.
- MMEC will help design and implement plans that yield lower costs, higher production, and increased product quality, while meeting customer demands.
- Solutions and recommendations are based only on meeting manufacturer's needs in the most practical and cost effective manner.

MMEC Project Process:

- An MMEC engineer will come to a business that has made a request and talk with them or their key people. Together, they determine the needs and identify areas in which MMEC can provide assistance to improve their system.
- If hands-on work is needed, MMEC will develop a proposal specifying time frames, services, costs, and direct benefits. Depending on a company's needs, an engineer may help locate information needed or arrange for the company to participate in seminars, training, or industry networks.
- An MMEC engineer will manage a project from start to finish by coordinating the work of MMEC and outside experts, if required, while ensuring the project meets the company's expectations.
- A company being assisted by MMEC will receive monthly updates on the status of the project and opportunities to offer input and measure results throughout the project. MMEC engineers work directly with a company and its staff to ensure satisfaction.



MMEC Regional Offices

Billings

Big Sky EDA
222 North 32nd Street
Billings, MT 59101
(406) 869-8414
Fax: (406) 256-6877

Bozeman

University Technical Assistance
Program (UTAP)
315 Roberts Hall
Bozeman, MT 59717
(406) 994-3812
Fax: (406) 994-7290

Bozeman

MSU TechLink Center
MilTech Program
900 Technology Boulevard
Bozeman, MT 59718
(406) 994-7732
Fax: (406) 994-7701

Helena

Montana Department of Commerce
301 S. Park
Helena, MT 59620
(406) 841-2745
Fax: (406) 841-2731

Bio-products Resource Engineer
WIRED Region (32 counties)
4684 Birdseye Road, Box 11
Helena, MT 59602
Phone (406) 461-8543
Fax 866-422-6268

Kalispell

Kalispell Regional Business Center
15 Depot Park
Kalispell, MT 59901
(406) 756-8329
(406) 756-0207 for MilTech Office
Fax: (406) 257-7283

Missoula

School of Business Administration
The University of Montana
Missoula, MT 59812
(406) 243-6613
Fax: (406) 243-2086



Business Resources (cont.)

Government Services (cont.)

Montana State University (cont.)

MSU Extension Service's Community Development Program

Assist communities with planning for business start-ups, farm and ranch recreation businesses, business retention, tourism development, and longrange strategic planning.

Community Development Specialist

(406) 994-2962

Fax: (406) 994-5417

acxds@montana.edu

University Technical Assistance Program

Provides technical and engineering assistance to developing manufacturing firms.

MSU – Bozeman

(406) 994-3812

mmec@coe.montana.edu

MSU Contacts

Campuses of Montana State University have designated contact offices to assist and expedite requests for assistance. These contact offices will help individuals get the assistance needed from their respective universities.

MSU-Bozeman MSU-Billings

Outreach and Extension

(406) 994-6647

Fax: (406) 994-1756

extn.msu.montana.edu

College of Professional Studies and Life Long Learning

(406) 657-2203

Fax: (406) 657-2254

cpsinfo@msubillings.edu



MSU-Northern

Continuing Education and Summer Sessions
(800) 662-6132, ext. 3730

Montana Local Development Organizations

Montana local development organizations provide economic development assistance in their respective areas. For a development organization in your area go to rurdev.usda.gov/MT/Resource/LDO.htm

Montana Economic Developers Association

118 E. Seventh St., Suite 2A
Anaconda, MT 59711
(406) 563-5259
Fax: (406) 563-5476
www.medamembers.org

The Montana Economic Developers Association (MEDA) is an association of economic development professionals. We are professional “lead” economic developers, business specialists, government employees, and staff members of affiliated non-profit organizations which promote and foster economic development activities in Montana.

Montana Tribal Information

Bureau of Indian Affairs

Financial Assistance for Indian Economic Development Projects

Rocky Mountain Region Credit Office
316 North 26th Street
Billings, MT 59101
(406) 247-7963
Fax: (406) 247-7978
www.ios.doi.gov/bureau-indian-affairs.html

The Indian Finance Act of 1974 established the Bureau of Indian Affairs’ (BIA) Loan Guarantee Program. Any lender regularly engaged in making and servicing loans may obtain a guarantee. The borrower must be a federally recognized tribe or a member of such a tribe. The Indian-owned business must be on or near a reservation. There is no loan limit for tribes. Anyone interested in more information about the guarantee program should contact the local Bureau of Indian Affairs office nearest the location of the business.



Business Resources (cont.)

Government Services (cont.)

Montana Tribal Information

U.S. Small Business Administration

Office of Native American Affairs

www.sba.gov/naa/tribes

The Office of Native American Affairs ensures that American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses have full access to the necessary business development and expansion tools available through the Agency's entrepreneurial development, lending and procurement programs.

Tribal Business Information Centers

In conjunction with the Small Business Administration, each of Montana's seven reservations hosts a Tribal Business Information Center (TBIC). The TBICs include a reference library, video center, computer hardware and software designed specifically for small businesses, and free on-site business counseling.

United States Department of Agriculture

Resource Conservation & Development (RC&D)

10 East Babcock
Bozeman, MT 59715
(406) 587-6965
Fax: (406) 587-6761
tdodge@mt.usda.gov
www.nhq.nrcs.usda.gov/RCCD/rcnd_2.html

Resource Conservation and Development (RC&D) was developed to help local citizens address problems in their areas by bringing together a cross section of local leaders with a variety of knowledge, expertise, and experience. With the aid of their coordinators, Montana's seven RC&D areas have addressed a broad spectrum of projects through the years. Each area is different, but this program has provided citizens with a forum to address their concerns and solve their problems on a local grassroots basis.



State and Regional RC&D Offices

Beartooth RC&D

604 West Front Street
P.O. Box 180
Joliet, MT 59041-0180
Telephone: (406) 962-3914
FAX: (406) 962-3647
info@beartooth.org
www.beartooth.org

Central Montana RC&D

34 3rd Avenue West
P.O. Box 656
Roundup, MT 59072
Telephone: (406) 323-2755
FAX: (406) 323-1548
cmrcd@midrivers.com
www.midrivers.com/~cmrcd

Bitterroot RC&D

1709 N. First Street
Hamilton, MT 59840-3112
Telephone: (406) 363-5450
FAX: (406) 363-5011
bitterrootrcd@cybernet1.com
www.bitterrootrcd.org

Eastern Plains RC&D

2745 West Holly Street
Sidney, MT 59270
Telephone: (406) 433-2103
eprcd@midrivers.com
www.eprcd.org

North Central Montana RC&D

1125 Oilfield Avenue
Shelby, MT 59474-0919
Telephone: (406) 434-9161
FAX: (406) 434-9161

Headwaters RC&D

305 W. Mercury
Butte, MT 59701-1659
Telephone: (406) 782-7333
FAX: (406) 782-9675
www.headwatersrcd.org

Northwest Regional RC&D

803 California Ave, Unit #1
Libby, MT 59923
Telephone: (406) 293-8885
FAX: (406) 293-3222

Northern Rocky Mountain RC&D

502 South 19th, Suite 105
Bozeman, MT 59718
Telephone: (406) 582-5700
FAX: (406) 582-5855
info@nrmrcd.org
www.nrmrcd.org



Business Resources (cont.)

Government Services (cont.)

United States Department of Agriculture (cont.)

United States Department of Agriculture Rural Development

P.O. Box 850
Bozeman, MT 59771
(406) 585-2580
Fax: (406) 585-2565
www.rurdev.usda.gov/mt

USDA rural development financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They work to promote economic development by supporting loans to businesses through banks and community-managed lending pools. The rural development offices offer technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services. Additionally, they provide technical assistance to help communities undertake community empowerment programs.

Business-Cooperative Programs

900 Technology Boulevard, Suite B
P.O. Box 850
Bozeman, MT 59771
(406) 585-2540
Fax: (406) 585-2565
www.rurdev.usda.gov/mt

The Rural Business Cooperative Service (BCP) provides financial and technical assistance to emerging and expanding rural businesses and cooperatives. BCP staff provides this assistance through different programs designed to target various aspects of business creation and management.

Guaranteed Loan Program

The Business and Industry Guaranteed Loan program provides up to an 80% guarantee on traditional lender loans to businesses. The primary purpose of the program is to create and maintain employment and improve the economic climate of the rural community by providing



the financial backing for new and expanding businesses.

By expanding the lending capability of private lenders in rural areas, the loan guarantee program helps the lenders make and service quality loans that provide lasting community benefits. Benefits to businesses include increased flexibility on rates and terms of local lender loans.

Cooperative Services

BCP staff can help rural residents who are trying to form new agricultural or non-agricultural cooperative businesses. BCP can also help to improve the operations of existing cooperatives by providing technical assistance, conducting cooperative related research, and producing information products to promote public understanding of cooperatives. Anyone interested in forming a new cooperative or improving an existing marketing, purchasing, or service cooperative can receive assistance with informal feasibility studies and the creation and implementation of a business plan.

Intermediary Relending Program

The purpose of the Intermediary Relending Program is to finance business facilities and community development projects in rural areas. This is achieved through loans made by the BCP to intermediaries. Intermediaries relend funds to ultimate recipients for business facilities or community development. Intermediaries establish revolving loan funds so collections, from loans made to ultimate recipients in excess of necessary operating expenses and debt payments, will be used for more loans to ultimate recipients.

Rural Business Enterprise Grant Program

The BCP makes grants under the Rural Business Enterprise Grants Program (RBEG) to public bodies, private non-profit corporations, and federally recognized Indian tribal groups to finance and facilitate development of small and emerging private business enterprises. The public bodies, private nonprofit corporations and federally recognized Indian tribes receive the grant to assist a business. GRANT FUNDS DO NOT GO DIRECTLY TO THE BUSINESS.

Rural Business Opportunities Grant Program

The purpose is to promote sustainable economic development in rural communities with exceptional needs. This is accomplished by making grants to pay costs of providing economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials.



Business Resources (cont.)

Government Services (cont.)

United States Department of Agriculture (cont.)

Rural Cooperative Development Grant Program

Rural Cooperative Development Grants (RCDG's) are made for establishing and operating centers for cooperative development for the primary purpose of improving the economic condition of rural areas through the development of new cooperatives and improving operations of existing cooperatives. The USDA desires to encourage and stimulate the development of effective cooperative organizations in rural America as a part of its total package of rural development efforts.

Value-Added Producer Grant Program

Value-Added Producer Grant Program provides grants to producers to encourage independent producers of agricultural commodities to process these products increasing their value to end-users. The grants may be used for technical assistance and feasibility studies to determine the validity of such projects. The grants can also be used to provide working capital for those projects that are determined to be feasible.

Montana USDA Rural Development Area Offices

Billings

Building A
1629 Avenue D
Billings, MT 59102
(406) 657-6297, ext. 4
Fax: (406) 657-6294

Great Falls

12 3rd Street, North West
Suite 300
Great Falls, MT 59404
(406) 727-7580, ext. 4
Fax: (406) 452-3806

Bozeman

900 Technology Boulevard, Suite B
Bozeman, MT 59718
(406) 585-2530
Fax: (406) 585-2565

Helena

790 Colleen Street
Helena, MT 59601
(406) 449-5000, ext. 4
Fax: (406) 449-5008



Montana USDA Rural Development Area Offices (cont.)

Kalispell

450 Corporate Drive, Suite 111
Kalispell, MT 59901
(406) 756-2005

Missoula

3550 Mullan Road, Suite 106
Missoula, MT 59808
(406) 829-3395, ext. 4
Fax: (406) 829-3437

United States Small Business Administration

Montana District Office

Federal Building
10 West 15th Street, Suite 1100
Helena, MT 59626
(406) 441-1081
Fax: (406) 441-1090
www.sba.gov/mt

The U.S. Small Business Administration (SBA) offers businesses direct and indirect technical assistance for various problems and needs. This is accomplished through counseling and training using a variety of resources and loan programs. To be eligible for SBA assistance, companies must meet federal size and income standards.

How does the SBA guarantee loan program work?

SBA acts like an insurance agency and provides a guarantee to the bank to cover the extraordinary risk associated with lending to small businesses. Since this is a bank loan, applications must be submitted to the bank and monthly loan payments are paid to the bank. The bank is also responsible for closing the loan and disbursing the loan proceeds. SBA's involvement is limited to reviewing the loan application submitted by the bank to assure they meet eligibility and credit standards. SBA provides the bank with a written authorization outlining the conditions of the SBA guarantee; any material changes to this authorization generally require SBA approval. In the event the business fails, SBA may participate in the liquidation of the assets and will share in any losses to the bank.



Business Resources (cont.)

Government Services (cont.)

United States Small Business Administration (cont.)

Loan Programs

SBA has a host of loan programs that are tailored to fit the needs of the small business. For a complete list and description of the loan programs and services, go to www.sba.gov/services/financialassistance/index.html or contact the Montana SBA Office at (406) 441-1081.

Certified Development Companies

The 504 Certified Development Company (CDC) Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A CDC is a non-profit corporation set up to contribute to the economic development of its community or region. CDCs work with the SBA and private sector lenders to provide financing to small businesses. There are about 290 CDCs nationwide, and each CDC covers a specific area. For a list of CDCs in Montana go to www.sba.gov/mt/mtcdc.html or contact the Montana SBA Office at (406) 441-1081.

Approved Micro-Loan Program

The Micro-Loan Program was developed to increase the availability of very small loans to prospective small business borrowers. Under this program, the SBA makes funds available to non-profit intermediaries, who in turn make loans to eligible borrowers in amounts that range from under \$100 to a maximum of \$25,000. The average loan size is \$10,000. Completed applications can usually be processed by the intermediary in less than one week. For information on approved Micro-Loan Participants go to www.sba.gov/mt/mtmicro.html or contact the Montana SBA Office at (406) 441-1081.



Resource Partners

SCORE- Counselors to America's Small Business

Through its Service Corps of Retired Executives (SCORE), SBA draws on the experience and resources of past and present managers to assist the small business community. They help small business managers and owners solve their operating problems through individualized counseling. SCORE volunteers provide guidance, training and straight talk on starting and growing your business. Get free and confidential email counseling today. For a list of SCORE chapters in Montana, go to www.sba.gov/localresources/district/mt/counseling/mt_score.html or contact the Montana SBA office at (406) 441-1081.

Small Business Development Centers (SBDC)

Small Business Development Centers, in coordination with federal, state, local, and private-sector resources, including funding through a cooperative agreement with the SBA, meet the needs of small businesses and promote economical development in local communities by helping create and retain jobs. For a list of SBDC's in Montana, go to www.sba.gov/idc/groups/public/documents/mt_helena/serv_counselling_sbdc.pdf or contact the Montana SBA office at (406) 441-1081.

International Trade - Exporting

Information on international trade, exporting information, contacts, and websites; go to www.sba.gov/localresources/district/mt/opportunities/index.html or contact the Montana SBA office at (406) 441-1081.

Minority Enterprise Development

The Minority Enterprise Development Division provides minority small businesses with management and technical assistance for business development and growth. Procurement information and specialized training workshops are scheduled throughout the year. The program is a nine-year business development program for minority-owned businesses. In addition to management and technical assistance, the SBA enters into contracts with federal agencies to assist in the development of participating firms. For more information on business development go to www.sba.gov/aboutsba/sbaprograms/8abd/index.html or contact the Montana SBA Office at (406) 441-1081.



Business Resources (cont.)

Government Services (cont.)

United States Small Business Administration (cont.)

Business Law Reference Site

Small business owners now have access to legal and regulatory business information at their fingertips through www.business.gov, a new web site designed to help manage the burden of complying with laws and regulations.

Business Start Up Kit

A business startup kit is available online at sbaguides.com or to have a kit mailed to you contact the Montana SBA Office at (406) 441-1081.

Additional Resources

Montana Community Foundation

101 North Last Chance Gulch, Suite 211
Helena, MT 59601
(406) 443-8313
Fax: (406) 442-0482
www.mtcf.org

The Montana Community Foundation is a philanthropic support organization offering donor services, endowment building opportunities and philanthropic advocacy. Through the power of permanently endowed funds, the Foundation helps donors achieve their philanthropic goals and enables nonprofit organizations to establish stable income sources. In the broadest sense, our mission is to cultivate philanthropy to build Montana's future.



Montana Cooperative Development Center

P.O. Box 3027
Great Falls, MT 59403
(406) 727-1517
Fax: (406) 727-2864
mcdc@mcdc.coop
www.mcdc.coop

The Montana Cooperative Development Center is a statewide resource for cooperative development that works with new and existing co-ops and other groups to evaluate co-op business models and strategies to meet their objectives. MCDC is a nonprofit corporation with financial assistance from state and federal sources, which allows MCDC to offer services at little or no cost to project groups. Our mission is to promote and develop cooperatives to meet the economic and community needs of rural Montana.

Montana World Trade Center

Gallagher Business Building, Suite 257
The University of Montana
Missoula, MT 59812-6798
(406) 243-6982
Fax: (406) 243-5259

The Montana World Trade Center, a program of The University of Montana, helps businesses establish and strengthen their international commercial capabilities. The Center develops untapped international trade opportunities and helps businesses capitalize on opportunities to expand their market share around the world. Through partnership with MWTC, your business can realize international sales and expansion goals that would otherwise be unattainable

Business Plan Outline

www.mtcdc.org/bus_plan.html